

Exhibit 1

Wells Fargo Team Member Handbook

January 2012



responsible for repaying the amount of severance previously paid for the period beginning on your rehire date and ending the last day of the severance period. Contact the [HR Service Center](#) for details.

- Former team members who are designated as “not eligible for rehire” will not be considered for reemployment at Wells Fargo.
- Former team members who are eligible for rehire may be required to successfully complete a [background check](#) before rehire.

Impact on corporate hire date

For rehired team members, Wells Fargo provides a grace period commonly referred to as “continuous service” of no more than six months during which the team member’s previous corporate hire date will be recognized. That means that if you leave Wells Fargo and are rehired within six months of your termination date, you’ll retain your previous corporate hire date (see “corporate hire date” in the [Glossary](#)). Otherwise, your corporate hire date will be your rehire date.

To see how being rehired might affect your benefits, check your benefits materials or contact the [HR Service Center](#) at 1-877-HRWELLS (1-877-479-3557), TDD/TTY 1-800-988-0161.

Note: For companies merged with or acquired by Wells Fargo, transition policies regarding service credits are communicated to affected team members during the transition.

Background Checks

Background checks are important to protect Wells Fargo’s team members and its assets and to comply with federal regulations that prohibit us from employing or associating with someone convicted of certain crimes involving dishonesty or breach of trust (see [Breach of Trust or Dishonesty](#)). Because of this, it is Wells Fargo’s policy that new hires and rehires may not begin work as a team member until the background screening process has been successfully completed.

We conduct a criminal background investigation on each person who is offered a job at Wells Fargo, including those who may be rehires. We may also investigate the employment and education background of any team member. We reserve the right to deny or terminate employment based on the results of the check. To ensure compliance with regulatory requirements and to ensure appropriate oversight of certain fiduciary responsibilities, Wells Fargo requires team members who are in certain positions to be rescreened periodically. Managers of team members in these positions will be notified of the need to rescreen. Incumbents in these positions will be notified of this requirement and are expected to fully comply and cooperate with the process of rescreening. Failure to do so could result in corrective action, which may include termination of employment.

Employment Eligibility Verification

We hire only United States citizens and foreign nationals who are lawfully authorized to work in the U.S. We participate in eVerify, a service operated by the Department of Homeland Security in partnership with the

Exhibit 2

Redacted

January 20, 2012

Shannon Ankarlo

Redacted

Dear Shannon Ankarlo:

As discussed in our conversation on January 20, 2012 your background was recently screened as part of the background check process for team members within the Wells Fargo Home Mortgage business line. As a result of the background screening, you are ineligible for employment with Wells Fargo, and your employment has been terminated January 20, 2012.

You should have received information regarding your background check from First Advantage, the background check vendor used by Wells Fargo, which should answer questions you have regarding the results of your background check.

If you have questions about your termination or wish to have the termination decision reviewed, you can contact Tami Burnham, Employee Relations Consultant.

If you have any questions regarding your final pay or benefits, please contact the Human Resources Service Center at 1-877-479-3557. Also, please remember that our confidential Employee Assistance Consulting service is available 24 hours a day, seven days a week at 1-888-327-0027.

As for verification of your employment for future employment opportunities, you will need to instruct prospective employers to call Verify Job System at 1-800-888-8579 where they will be able to verify your employment status, your dates of employment and job title. The Wells Fargo company code for such inquiries is 7950. If your prospective employer needs to verify salary information also, you must first call 1-800-888-8579 to obtain a "PIN". This additional step helps us ensure that your salary information is released only at your request.

I wish you the best in your future endeavors.

Kelly Smith
Loan Administration Manager

cc: Official Personnel File, MAC S4101-166 817482

Look-Up Results				
Name	Contact	Job Title/Organization	Business Address	Reporting
BURNHAM, TAMI Update	Phone: 515-213-4052 Fax: 515-213-4333 tami.burnham@wellsfargo.com	EMPLOYEE RELATIONS CONSULTANT <ul style="list-style-type: none"> • WELLS FARGO BANK N A • WF CONSLNDG GRP • WFCL HR • ER AND TAP • AU 31950 	MAC X2401-02A 1 Home Campus 2nd Floor Des Moines, IA 50328-0001 Map	Org Chart Reports to: POWELL, MICHAEL (HRA) Human Resources Advisor: 1-866-649-9589 When to contact HR

Exhibit 3



Federal Trade Commission
Protecting America's Consumers

UNITED STATES OF AMERICA
FEDERAL TRADE COMMISSION
WASHINGTON, D.C. 20580

June 27, 1997

Eric J. Weisberg, Esq.
SZOLD & BRANDWEN
14 Wall Street
New York, NY 10005

Dear Mr. Weisberg:

This responds to your letter dated April 17, 1997, concerning the obligations of employers to consumers (who may be either applicants or current employees) against whom they take adverse action based in whole or in part on a consumer report, under amendments to the Fair Credit Reporting Act (FCRA) that become effective September 30, 1997. Specifically, you ask if an employer's compliance with Section 604 before taking adverse action makes it unnecessary to provide some or all of the disclosures required by Section 615 after the action is taken.

Section 604(b)(3) applies specifically to employers. It requires them to provide to the consumer, before taking any adverse action based on a consumer report, a copy of (1) the report and (2) a summary of consumer rights under the FCRA.⁽¹⁾ Section 615(a) applies more generally to any party who takes adverse action that is based, in whole or in part, on a consumer report. The report user must notify the consumer of the fact that adverse action has been taken based on a consumer report, including in that disclosure (1) the name, address, and phone number of the consumer reporting agency (CRA) that furnished the report, (2) a statement that the CRA did not decide to take the adverse action and is unable to provide the consumer with specific reasons for the action, and (3) a notice of a consumer's rights to obtain a free copy of his or her report from the CRA within 60 days under Section 612 and to dispute the accuracy or completeness of any information in a consumer report under Section 611.

You note that the Section 615(a) notice appears redundant in the context of employment in two ways: (1) the employer will have already provided an applicant (or employee) with an actual copy of his or her report pursuant to Section 604(b)(3), making unnecessary the notice of the consumer's Section 612 right to get a free report within 60 days, and (2) the consumer will have already received a statement of his or her FCRA rights, duplicating the notice of the consumer's Section 611 right to dispute inaccurate or incomplete information in the file. You ask whether an employer who has already complied with Section 604(b)(3) may comply with Section 615(a) simply by telling the consumer that adverse action has been taken based on the report already provided.

In our view, any employer who uses consumer reports in making employment decisions must comply with both Section 604(b) and Section 615(a). Although there is some duplication of disclosures required by those two subsections of the amended FCRA in the employment context,⁽²⁾ we do not believe the latter disclosures can be omitted, given the clear and specific language of the statute. Furthermore, it seems to us that the duplication may be (at least in part) intended by the drafters, and that employers will be able to comply with both provisions. Section 615(a)(3)(B) singles out the consumer's right to dispute inaccurate or incomplete information with the CRA, under Section 611, as part of the disclosure. The dispute rights are among the most important the FCRA gives consumers; thus, the Section 615(a) notice highlights these rights, even though they will have already been included in a general summary of consumer rights that the consumer received pursuant to Section 604(b). Similarly, Section 615(a)(3)(A) focuses on the consumer's right to a free report for 60 days under Section 612. The fact that a rejected employment applicant receives one copy before the adverse action when the employer complies with Section 604(b) does not negate his or her right to another free disclosure for a full two-month period -- a significant benefit because credit files routinely change over time.⁽³⁾

In order to prevent confusion on the part of consumers, an employer may provide the information required by Section 615(a) in a way that minimizes duplication with its compliance with Section 604(b). For example, when an employer provides the Section 615(a) notice -- including the required statements that the consumer has the right to obtain a free copy of the consumer report under Section 612, and to dispute the accuracy or completeness of the report under Section 611⁽⁴⁾ -- it may

also note that the consumer has already received (before adverse action was taken) a copy of his or her report and a summary of consumer rights under the FCRA. Similarly, when the employer makes the required disclosure of the name, address, and phone number of the CRA,⁽⁵⁾ it may take note of the fact that some or all of this information is contained in the report already provided.

In sum, it is the FTC staff's view that employers must comply in full with both Section 604(b) and 615(a). To the extent any duplication may confuse consumers, it can be minimized by the type of cross-reference suggested above.

The final issue raised by your letter concerns the period of time that an employer must wait after supplying the materials required by Section 604(b), before taking adverse action, an issue on which the section is silent. You suggest a period of five business days from the date of the notice. Although the facts of any particular employment situation may require a different time, the five day period that you proposed appears reasonable.

The opinions set forth in this informal opinion letter are those of the staff, and are not binding on the Commission.

Sincerely yours,

Clarke W. Brinckerhoff

Endnotes:

1. Section 609(a)(3) mandates the Federal Trade Commission to prescribe the form and content of the summary. On February 28, 1997, the Commission published a proposed version of "A Summary of Your Rights Under the Fair Credit Reporting Act" (62 Fed. Reg. 9123, 9128-29). The staff expects that a final version will be published within a few days.
2. Some of the Section 615(a) disclosures -- most importantly the statement required by Section 615(a)(2)(B) that the CRA is not able to provide the specific reasons for the adverse action because it did not make the decision to take the action -- are not in any way duplicated by an employer who has provided the report and summary required by Section 604(b).
3. Also, the complete file disclosure provided to the consumer pursuant to Section 609 may have more information, or be in a more readable format, than the report upon which the employer relied.
4. Section 615(a)(3)
5. Section 615(a)(2)(A)

Last Modified: Friday, June 24, 2011

Exhibit 4

SHANNON LEE ANKARLO

Redacted

Pre-Adverse Action Notification

Dear SHANNON:

Re: Wells Fargo Background Check

A decision is currently pending concerning your application for employment or continued employment at Wells Fargo. We are forwarding a copy of the consumer report that you authorized in regard to your application for employment, together with "A Summary of Rights Under the Fair Credit Reporting Act." The contents of the enclosed report are currently under review in consideration of your employment and an adverse employment action may be based, in whole or in part, on this report.

If this report contains any information that is inaccurate or incomplete, you should contact First Advantage immediately so that the corrected information can be reviewed prior to an employment decision being made.

In accordance with the Fair Credit Reporting Act, consumers have the right to challenge inaccuracies and incompleteness of the information contained in the report(s) by contacting First Advantage. If you believe there is an error on your report, the First Advantage forms for the reinvestigation are located at <http://www.fadv.com/dispute/>.

If you do not have internet access, you may alternatively contact us by mail or telephone.

First Advantage
Attn: Compliance Department
P.O. Box 3367
Seminole, FL 33775-3367
(800) 321-4473, ext. 8

Thank you for your interest in employment with our organization.

Regards,

Wells Fargo



Pre-Employment/Security Screening CONFIDENTIAL

Case ID: 13215717

Candidate: Ankarlo, Shannon

NOTICE

The report does not guarantee the accuracy or truthfulness of the information as to the subject of the investigation, but only that it is accurately copied from public records, and information generated as a result of identity theft, including evidence of criminal activity, may be inaccurately associated with the consumer who is the subject of the Report.

In California an investigative consumer reporting agency shall provide a consumer seeking to obtain a copy of a report or making a request to review a file, a written notice in simple, plain English and Spanish setting forth the terms and conditions of his or her right to receive all disclosures.

Information contained herein should not be the sole determination in the evaluation of this individual. All other factors, references and current situations should be considered. Notwithstanding anything to the contrary, human error in compiling this information is possible. The FCRA requires certain actions if you take adverse action based in whole or in part on this report. See the FCRA or call First Advantage for procedures.

Please note that the portion of the disclaimer included in this report relating to the Fair Credit Reporting Act is not applicable to results reported with regard to the DOT rule contained in 49 CFR Part 40.25, and the DOT/FMCSA rules contained in FMCSR Parts 382 and 391 relating to Past Drug and Alcohol and Safety Performance Checks.

Account #	: 1093870	Case ID	: 13215717
Client Name	: WELLS FARGO	Order Date	: 01/03/2012
Attention	: WELLS FARGO	Completed Date	: 01/12/2012
Cost Codes	: WELLS FARGO GROUP: WELLS FARGO STANDARD		
	STATE: MN		
	AU: 0035512		

Candidate Information

Name	: Ankarlo, Shannon Lee
Address	: Redacted
	R
	e
SSN	: XXXXX8574

Background Summary

Category	Description	Status
Fingerprint	Fingerprint	REVIEW
County Criminal	County Criminal	REVIEW
Early Warning Service	Early Warning Service	PASS
Federal Financial Institutions Examination Council (FFIEC)		PASS
OFAC	OFAC	PASS



Pre-Employment/Security Screening CONFIDENTIAL

Case ID: 13215717
Candidate: Ankarlo, Shannon

Fingerprint Verification

Results : Please see the courts section of this report for Fingerprint results. To view CHRI details click on "View Fingerprint Details" within Case Management.

Courts Verification

The following courts were researched with the following results:

THE FOLLOWING COUNTY CRIMINAL SEARCH WAS DEVELOPED FROM FINGERPRINT

RESULTS : Completed
NAME : Ankarlo Shannon

RESULTS:

PRSI# 37045729
FADV# 34970024
NAME: ANKARLO, SHANNON

COURT SERVICES

COMMENTS: Criminal court records were researched in
RAMSEY County, MN, with the following results obtained:

COURT : RAMSEY DISTRICT- (F&M)
DATE : 1/10/1985-1/10/2012
RESULTS : RECORDS FOUND

CASE NUMBER : 62-CR-09-14629
Type : MISDEMEANOR
Date Filed : 8/21/2009
Charge : THEFT - TAKE/USE/TRANSFER MOVABLE PROPERTY - NO
CONSENT
Offense Date: 6/1/2009
Arrest Date : 9/9/2009
Disposition : 11/17/2009 DIVERSION PROGRAM
Sentence : NOTE: 11/17/2010 - CASE DISMISSED
PER COURT CLERK, CONDITIONS OF THE DIVERSION
PROGRAM ARE NOT AVAILABLE.

Other ID : NOT PROVIDED

COMMENTS : THE ABOVE RECORD WAS CONFIRMED BY NAME, DOB

Early Warning Service

Searched EWS for Shannon Ankarlo. No records were found for Shannon Ankarlo.



Pre-Employment/Security Screening
CONFIDENTIAL

Case ID: 13215717
Candidate: Ankarlo, Shannon

Watches and Sanctions

COMMENTS: The following Watches and Sanctions databases were researched for "
", with No Records Found:

OFAC

COMMENTS: The following Watches and Sanctions databases were researched for "
Ankarlo, Shannon", with No Records Found:

Federal Financial Institutions Examination Council (FFIEC):

Clear

NOTICE

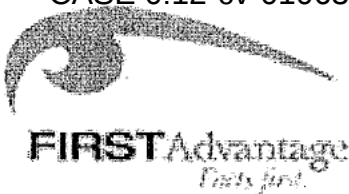
Where court results indicate that records were found be aware that even though some or all of the identifiers in the court records found match the identifiers you provided, this is not conclusive proof that the record(s) belong to this individual. There is only a probability that these matching demographic identifiers in the court record(s) belong to the subject of the report.

Where the court results indicate that records were not found one or more of the following conditions existed: (1) the identifiers provided did not match or were insufficient to match the identifiers in a record (if there are additional identifiers, such as middle name, addresses, aliases, drivers license number, etc. you may reorder the search); (2) There were records found, but are not reportable due to the following: (a) Pursuant to your requirements; (b) Pursuant to certain FCRA limitations; or (c) Pursuant to certain state limitations. Please contact us if you have further questions.

Please Note: This report does not include non-conviction records (unless otherwise excepted or exempted). Pending cases are included where available. If you have any questions, please contact Client Services.

Legend:

- Adverse, Does not meet hiring requirements, Does not meet minimums, Fail, Hit, Rejected, or any other client-specified verbiage may be used interchangeably.
- Approved, Clear, Meets Hiring Requirements, Meets minimums, Pass, or any other client-specified verbiage may be used interchangeably.
- Cancelled, Incomplete, Information Outstanding, Not Verified, Pending, Review, Unable to Contact, Unconfirmed, or any other client-specified verbiage may be used interchangeably.



Pre-Employment/Security Screening
CONFIDENTIAL

Case ID: 13215717
Candidate: Ankarlo, Shannon

The Consumer Report concludes here.

Para informacion en espanol, visite www.ftc.gov/credit o escribe a la FTC Consumer Response Center, Room 130-A 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. **For more information, including information about additional rights, go to www.ftc.gov/credit or write to: Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.**

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment – or to take another adverse action against you – must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your “file disclosure”). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
 - a person has taken adverse action against you because of information in your credit report;
 - you are the victim of identify theft and place a fraud alert in your file;
 - your file contains inaccurate information as a result of fraud;
 - you are on public assistance;
 - you are unemployed but expect to apply for employment within 60 days.

In addition, by September 2005 all consumers will be entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.ftc.gov/credit for additional information.

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.ftc.gov/credit for an explanation of dispute procedures.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.

- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need -- usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.ftc.gov/credit.
- **You may limit "prescreened" offers of credit and insurance you get based on information in your credit report.** Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1-888-5-OPTOUT (1-888-567-8688).
- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit www.ftc.gov/credit.

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. Federal enforcers are:

TYPE OF BUSINESS:	CONTACT:
Consumer reporting agencies, creditors and others not listed below	Federal Trade Commission: Consumer Response Center - FCRA Washington, DC 20580 1-877-382-4357
National banks, federal branches/agencies of foreign banks (word "National" or initials "N.A." appear in or after bank's name)	Office of the Comptroller of the Currency Compliance Management, Mail Stop 6-6 Washington, DC 20219 800-613-6743
Federal Reserve System member banks (except national banks, and federal branches/agencies of foreign banks)	Federal Reserve Consumer Help (FRCH) P O Box 1200 Minneapolis, MN 55480 Telephone: 888-851-1920 Website Address: www.federalreserveconsumerhelp.gov Email Address: CConsumerHelp@FederalReserve.gov
Savings associations and federally chartered savings banks (word "Federal" or initials "F.S.B." appear in federal institution's name)	Office of Thrift Supervision Consumer Complaints Washington, DC 20552 800-842-6929
Federal credit unions (words "Federal Credit Union" appear in institution's name)	National Credit Union Administration 1775 Duke Street Alexandria, VA 22314 703-519-4600
State-chartered banks that are not members of the Federal Reserve System	Federal Deposit Insurance Corporation Consumer Response Center, 2345 Grand Avenue, Suite 100 Kansas City, Missouri 64108-2638 1-877-275-3342
Air, surface, or rail common carriers regulated by former Civil Aeronautics Board or Interstate Commerce Commission	Department of Transportation, Office of Financial Management Washington, DC 20590 202-366-1306
Activities subject to the Packers and Stockyards Act, 1921	Department of Agriculture Office of Deputy Administrator - GIPSA Washington, DC 20250 202-720-7051

Un Resumen de Sus Derechos en Virtud de la Ley de Informe Justo de Crédito

La Ley Federal de Informe Justo de Crédito (*Fair Credit Reporting Act*, FCRA) fomenta la exactitud, justicia y privacidad de la información en los expedientes de las agencias de informe del consumidor. Existen muchos tipos de agencias de informe del consumidor, incluyendo las agencias de crédito (credit bureaus) y las especializadas (como agencias que venden información sobre historial de firma de cheques, expedientes médicos e historial de alquiler). A continuación tiene un breve resumen de sus principales derechos en virtud de la FCRA. **Para más información, incluyendo información sobre derechos adicionales, visite www.ftc.gov/credit/espanol_loans.htm o escriba a: Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.**

- **Deben notificarle si la información en su expediente se ha utilizado en contra de usted.** Todo aquel que utilice un informe de crédito u otro tipo de informe de consumidor para denegar su solicitud de crédito, seguro o empleo, o para emprender otra acción contra usted, debe informarle y debe darle el nombre, la dirección y el teléfono de la agencia que proporcionó esa información.
- **Tiene derecho a saber lo que está en su expediente.** Puede solicitar y obtener toda la información sobre usted en los archivos de una agencia de informe del consumidor. Deberá proporcionar identificación, que puede incluir su número de Seguro Social. En muchos casos, la divulgación de esta información será gratuita. Tiene derecho a una divulgación gratuita si:
 - una persona ha emprendido una acción adversa contra usted debido a información en su informe de crédito;
 - usted es víctima de un robo de identidad y se coloca una alerta de fraude en su expediente;
 - su expediente contiene información no exacta como resultado de fraude;
 - usted recibe asistencia pública;
 - no está empleado pero anticipa solicitar empleo en 60 días.

Asimismo, para septiembre de 2005, todos los consumidores tendrán derecho a una divulgación cada 12 meses si así lo solicitan a cada agencia de crédito nacional y de las agencias nacionales de informe del consumidor especializadas. Para información adicional, visite www.ftc.gov/credit/espanol_loans.htm.
- **Tiene derecho a pedir su puntuación de crédito.** Las puntuaciones de crédito son resúmenes numéricos de su valía de crédito basados en información de las agencias de crédito. Puede solicitar una puntuación de crédito de agencias de informe del consumidor que crean puntuaciones o distribuyen las puntuaciones utilizadas en préstamos de bienes raíces residenciales, pero tendrá que pagar para recibirla. En algunas transacciones hipotecarias, el prestamista le dará gratuitamente información sobre su puntuación de crédito.

- **Tiene derecho a confrontar información incompleta o no exacta.** Si identifica información en su expediente que es incompleta o inexacta, y la reporta a la agencia de informe del consumidor, la agencia debe investigar a menos que su confrontación sea frívola. Visite www.ftc.gov/credit/espanol_loans.htm para una explicación de los procedimientos de confrontación.
- **Las agencias de informe del consumidor deben corregir o eliminar información inexacta,** incompleta o no verificable. La información no exacta, incompleta o no verificable debe ser retirada o corregida, generalmente dentro de 30 días. No obstante, una agencia de informe del consumidor puede seguir reportando información si ha verificado su exactitud.
- **Las agencias de informe del consumidor no pueden reportar información negativa atrasada.** En la mayoría de los casos, una agencia de informe del consumidor puede no reportar información negativa ocurrida hace más de siete años, ni quiebras ocurridas hace más de 10 años.
- **El acceso a su expediente es limitado.** Una agencia de informe del consumidor puede proporcionar información sobre usted solamente a personas que realmente la necesiten - generalmente para considerar una solicitud con un acreedor, asegurador, empleador, propietario de vivienda u otro negocio. La FCRA especifica quiénes son las personas que tienen una necesidad válida de acceso.
- **Debe otorgar su consentimiento para que se envíen sus informes a empleadores.** Una agencia de informe del consumidor no puede dar información sobre usted a su empleador, o a un posible empleador, sin su consentimiento escrito previo otorgado al empleador. El consentimiento escrito generalmente no es requerido en la industria de camiones. Para más información visite www.ftc.gov/credit/espanol_loans.htm.
- **Puede limitar las ofertas “preevaluadas” de crédito y seguro que obtiene basadas en información en su informe de crédito.** Las ofertas “preevaluadas” de crédito y seguro deben incluir un número de teléfono sin cargo al que puede llamar si desea eliminar su nombre y dirección de las listas en las que se basan estas ofertas. Puede optar por no figurar en las listas de las agencias de crédito llamando al 1-888-5-OPTOUT (1-888-567-8888).
- **Puede obtener compensación de los acreedores.** Si una agencia de informe del consumidor, o en algunos casos, un usuario de informes de consumidor o proveedor de información a una agencia de informe del consumidor infringe la FCRA, usted puede presentar un pleito en un tribunal estatal o federal.
- **Las víctimas de robo de identidad y el personal militar en activo tienen derechos adicionales.** Para más información, visite www.ftc.gov/credit/espanol_loans.htm.

Los estados tienen autoridad para hacer cumplir la FCRA, y muchos estados tienen su propia legislación de informe del consumidor. En algunos casos, usted puede tener más derechos en virtud de la ley estatal. Comuníquese con su agencia de protección estatal o local del consumidor o su Fiscal general estatal. Las agencias a nivel federal son:

TIPO DE NEGOCIO:	CONTACTAR:
Agencias de informe del consumidor, acreedores y otros no mencionados abajo	Federal Trade Commission: Consumer Response Center - FCRA Washington, DC 20580 877-382-4357
Bancos nacionales, sucursales/agencias federales de bancos extranjeros (con la palabra "National" o las iniciales "N.A." en o después del nombre del banco)	Office of the Comptroller of the Currency Compliance Management, Mail Stop 6-6 Washington, DC 20219 800-613-6743
Bancos que pertenecen al Sistema de la Reserva Federal (salvo bancos nacionales, y sucursales/agencias federales de bancos extranjeros)	Federal Reserve Board Division of Consumer & Community Affairs Washington, DC 20551 202-452-3693
Asociaciones de ahorros y cajas de ahorros con acreditación federal (con la palabra "Federal" o las iniciales "F.S.B." en el nombre de la institución federal)	Office of Thrift Supervision Consumer Programs Washington, DC 20552 800-842-6929
Bancos de crédito federales (con las palabras "Federal Credit Union" en el nombre de la institución)	National Credit Union Administration 1775 Duke Street Alexandria, VA 22314 703-518-6360
Bancos acreditados a nivel estatal que no son miembros del Sistema de la Reserva Federal	Federal Deposit Insurance Corporation Division of Compliance & Consumer Affairs Washington, DC 20429 800-934-FDIC
Transportadores por aire, superficie o ferrocarril regulados por la antigua Junta de Aeronáutica Civil o por la Comisión Interestatal de Comercio	Department of Transportation Office of Financial Management Washington, DC 20590 202-366-1306
Actividades sujetas a la Ley de Empacadores y Estibadores de 1921	Department of Agriculture Office of Deputy Administrator - GIPSA Washington, DC 20250 202-720-7051

Submitted Branch Of Service: UNAVAILABLE

ELECTRONIC TEN-PRINT FINGERPRINT SUBMISSION RESPONSE INFORMATION

Control Number (TCN): E2012010000000095154
Control Reference (TCR): 2012011011500014018126945232093076556198

Transaction Type (TOT): SRE Originating Agency (ORI): WVIAFIS0Z
Date (DAT): 20120110 Destination Agency (DAI): USFAC009Z
Controlling Agency Ids (CRI): USFAC009Z

Fingerprint Search Result (SRF): IDENT

Originating Agency Case Number (OCA): 228

Name (NAM): ANKARLO, SHANNON LEE

FBI Number (FBI): 808703ED3

Employer/Address: WELLS FARGO, 525 MAIN ST, NEWARK, NJ 07310

Residence: Redacted

EFTS Record Information

T1 Len: 167 T2 Len: 004830 T2 IDC: 00 Version: 0201 Priority: 4
Native Scan Resolution: 00.00 Nominal Transmit Resolution: 00.00
Record Content: 1

Electronic Rap Sheet (ERS) Follows:

UNITED STATES DEPARTMENT OF JUSTICE

FEDERAL BUREAU OF INVESTIGATION

CRIMINAL JUSTICE INFORMATION SERVICES DIVISION

CLARKSBURG, WV 26306

USFAC009Z ICN E2012010000000095154
TCN 2012011011500014018126945232093076556198

THE ENCLOSED RECORD, DATED 2012/01/10, WITH THE FBI NUMBER 808703ED3 AND IAFIS CONTROL NUMBER (ICN) E2012010000000095154 IS BEING PROVIDED AS THE RESULT OF CIVIL RETURN IDENT TEN-PRINT SUBMISSION.

A CRIMINAL HISTORY REQUEST NOTIFICATION(S) WAS SENT BY THE FBI TO THE FOLLOWING ORGANIZATIONS, EXCEPT FOR THOSE INDICATING THAT THE REFERENCED SUBJECT IS DECEASED.

MINNESOTA - STATE ID/MN09CD3634
FBI - FBI/808703ED3

SINCE THIS RESPONSE CONTAINS NATIONAL FINGERPRINT FILE (NFF) REGULATED DATA, THE RESPONSE MAY NOT BE COMPLETE. IF THE RESPONSE IS INCOMPLETE, PLEASE CONTACT THE CRIMINAL JUSTICE INFORMATION SERVICES DIVISION OR THE STATE BUREAU(S) TO REQUEST A COMPLETE RECORD.

USFAC009Z
PRIDEROCK HOLDING CO INC
12395 FIRST AMERICAN WAY
POWAY, CA 92064

UNITED STATES DEPARTMENT OF JUSTICE
FEDERAL BUREAU OF INVESTIGATION
CRIMINAL JUSTICE INFORMATION SERVICES DIVISION
CLARKSBURG, WV 26306

USFAC009Z

ICN E2012010000000095154

TCN 2012011011500014018126945232093076556198
AGENCY CASE 228

THE FBI IDENTIFIED YOUR TEN-PRINT SUBMISSION WHICH CONTAINED
THE FOLLOWING DESCRIPTORS:

NAME ANKARLO, SHANNON LEE
DATE ARRESTED/FINGERPRINTED 2012/01/10

SEX	RACE	BIRTH DATE	HEIGHT	WEIGHT	EYES	HAIR
F	W		501	230	BROWN	BROWN

STATE ID	BIRTH PLACE
	MINNESOTA

CITIZENSHIP
UNITED STATES

OTHER BIRTH DATES	SCARS-MARKS-TATTOOS	SOCIAL SECURITY	MISC NUMBERS
NONE	NONE		NONE

ALIAS NAME(S)
NONE

END OF COVER SHEET

UNITED STATES DEPARTMENT OF JUSTICE
FEDERAL BUREAU OF INVESTIGATION
CRIMINAL JUSTICE INFORMATION SERVICES DIVISION
CLARKSBURG, WV 26306

USFAC009Z

ICN E2012010000000095154

BECAUSE ADDITIONS OR DELETIONS MAY BE MADE AT ANY TIME, A NEW COPY SHOULD BE REQUESTED WHEN NEEDED FOR SUBSEQUENT USE.

THIS RECORD IS SUBJECT TO THE
FOLLOWING USE AND DISSEMINATION RESTRICTIONS

UNDER PROVISIONS SET FORTH IN TITLE 28, CODE OF FEDERAL REGULATIONS (CFR), SECTION 50.12, BOTH GOVERNMENTAL AND NONGOVERNMENTAL ENTITIES AUTHORIZED TO SUBMIT FINGERPRINTS AND RECEIVE FBI IDENTIFICATION RECORDS MUST NOTIFY THE INDIVIDUALS FINGERPRINTED THAT THE FINGERPRINTS WILL BE USED TO CHECK THE CRIMINAL HISTORY RECORDS OF THE FBI. IDENTIFICATION RECORDS OBTAINED FROM THE FBI MAY BE USED SOLELY FOR THE PURPOSE REQUESTED AND MAY NOT BE DISSEMINATED OUTSIDE THE RECEIVING DEPARTMENT, RELATED AGENCY OR OTHER AUTHORIZED ENTITY. IF THE INFORMATION ON THE RECORD IS USED TO DISQUALIFY AN APPLICANT, THE OFFICIAL MAKING THE DETERMINATION OF SUITABILITY FOR LICENSING OR EMPLOYMENT SHALL PROVIDE THE APPLICANT THE OPPORTUNITY TO COMPLETE, OR CHALLENGE THE ACCURACY OF, THE INFORMATION CONTAINED IN THE FBI IDENTIFICATION RECORD. THE DECIDING OFFICIAL SHOULD NOT DENY THE LICENSE OR EMPLOYMENT BASED ON THE INFORMATION IN THE RECORD UNTIL THE APPLICANT HAS BEEN AFFORDED A REASONABLE TIME TO CORRECT OR COMPLETE THE INFORMATION, OR HAS DECLINED TO DO SO. AN INDIVIDUAL SHOULD BE PRESUMED NOT GUILTY OF ANY CHARGE/ARREST FOR WHICH THERE IS NO FINAL DISPOSITION STATED ON THE RECORD OR OTHERWISE DETERMINED. IF THE APPLICANT WISHES TO CORRECT THE RECORD AS IT APPEARS IN THE FBI'S CJIS DIVISION RECORDS SYSTEM, THE APPLICANT SHOULD BE ADVISED THAT THE PROCEDURES TO CHANGE, CORRECT OR UPDATE THE RECORD ARE SET FORTH IN TITLE 28, CFR, SECTION 16.34.

- FBI IDENTIFICATION RECORD -

WHEN EXPLANATION OF A CHARGE OR DISPOSITION IS NEEDED, COMMUNICATE DIRECTLY WITH THE AGENCY THAT FURNISHED THE DATA TO THE FBI.

NAME	FBI NO.	DATE REQUESTED
ANKARLO, SHANNON LEE	808703ED3	2012/01/10

SEX	RACE	BIRTH DATE	HEIGHT	WEIGHT	EYES	HAIR
M	I		501	220	BRO	BLK

BIRTH PLACE
MINNESOTA

END OF PART 1 - PART 2 TO FOLLOW

UNITED STATES DEPARTMENT OF JUSTICE
FEDERAL BUREAU OF INVESTIGATION
CRIMINAL JUSTICE INFORMATION SERVICES DIVISION
CLARKSBURG, WV 26306

USFAC009Z
PART 2

ICN E2012010000000095154

- FBI IDENTIFICATION RECORD - FBI NO-808703ED3
PATTERN CLASS CITIZENSHIP
WU WU WU WU WU LS LS WU WU WU UNITED STATES
RS LS

RECORD UPDATED 2012/01/10

ALL ARREST ENTRIES CONTAINED IN THIS FBI RECORD ARE BASED ON
FINGERPRINT COMPARISONS AND PERTAIN TO THE SAME INDIVIDUAL.

THE USE OF THIS RECORD IS REGULATED BY LAW. IT IS PROVIDED FOR OFFICIAL
USE ONLY AND MAY BE USED ONLY FOR THE PURPOSE REQUESTED.

HDR/2L01997429341

#ATN/E201201000000009515499742938

#THIS RECORD IS BASED ONLY ON THE SID NUMBER IN YOUR REQUEST-

#SID/MN09CD3634

#

STATE OF MINNESOTA

#

DEPARTMENT OF PUBLIC SAFETY

#

BUREAU OF CRIMINAL APPREHENSION

#

COMPUTERIZED CRIMINAL HISTORY/

#

IDENTIFICATION SERVICES

#

1430 MARYLAND AVE E, ST PAUL, MN 55106 - 2802

#

(651) 793-2400

#

TTY (651) 282-6555

#

#ADULT ADULT ADULT ADULT ADULT ADULT ADULT ADULT ADULT ADULT
 #T ADULT ADULT ADULT ADULT ADULT ADULT ADULT ADULT ADULT ADULT
 ADUL
 #*****
 # The following data was obtained from ADULT records maintained at the BCA.
 #The date of arrest shown on the Minnesota Criminal History may be the date
 the
 #individual was arrested, booked, or fingerprinted by a law enforcement
 agency.
 #It may also be the date the individual appeared in court or was received by a
 #correctional facility.
 #NAME: ANKARLO, SHANNON LEE BIRTHDATE:

 #STATE ID NUMBER: MN09CD3634 FBI NUMBER: 808703ED3
 #OFFENDER STATUS: Single State Only
 #SEX: M RACE: Indian HEIGHT: 5 FEET 01 INCHES WEIGHT: 220 POUNDS SKIN:
 Unknown
 # EYES: Brown HAIR: Black BIRTH PLACE: Minnesota PHOTO
 AVAILABLE: Y
 # COUNTRY OF CITIZENSHIP: USA (United States of America)
 #NCIC FINGERPRINT CLASS:
 #HIGHEST CONVICTION LEVEL: Not Determined
 #REPORTED NAMES:
 #-----
 # ANKARLO, SHANNON LEE
 #REPORTED DATES OF BIRTH:
 #-----
 #
 # ARREST AND CONVICTION INFORMATION
 #ARREST: 1 Arrestee Number:
 # Arrest Date: 2009/09/09
 # Controlling Agency: MN0620000 RAMSEY CO SO
 # COUNT: 1 Offense Date: Case Number: 09017055
 # Type: MINNESOTA STATUTE SJIS Number:
 # Statute: 609.52.2
 # Charge: Theft
 # Other Statute: MOC/UOC:
 # Disposition: NOT PROSECUTED Court File:
 # COMMENT: THEFT
 # COMPLAINT DENIED
 #COURT DATE: 2010/11/17 MN062015J RAMSEY DIST COURT
 #CONFINEMENT AGENCY:
 #PROBATION AGENCY:
 #
 #STATE ID NUMBER: MN09CD3634 FBI NUMBER: 808703ED3 PAGE
 2
 #COURT COUNT: 1 CASE NUMBER: 09017055 SENTENCED:
 #STATUTE: 609.52.2.1 MOC/UOC:
 TC111
 #CHARGE: Theft
 #DISPOSITION: DISMISS CON MET PLEA: SJIS NUM:
 #COURT FILE NUMBER: CR0914629 CONVICTION LEVEL:
 # COMMENT: Disposition On: 2010-11-17
 # THE USE OF THIS RECORD IS CONTROLLED BY STATE AND FEDERAL
 # REGULATIONS. IT IS PROVIDED FOR OFFICIAL USE AND MAY BE USED ONLY
 # FOR THE PURPOSE REQUESTED. THE RESPONSE IS BASED ON INFORMATION
 # FURNISHED BY THE REQUESTOR AND COMPARED AGAINST DATA MAINTAINED AT
 # THE MINNESOTA BCA. THIS RESPONSE IS ONLY BASED ON FINGERPRINTS
 # IF FINGERPRINTS ACCOMPANIED THE REQUEST. THIS DOES NOT PRECLUDE
 # THE EXISTENCE OF OTHER CRIMINAL RECORD INFORMATION WHICH MAY
 # BE CONTAINED IN OTHER LOCAL OR FEDERAL AGENCIES. BECAUSE CHANGES
 # MAY BE MADE AT ANY TIME, A NEW COPY SHOULD BE REQUESTED WHEN
 # NEEDED FOR FUTURE USE.
 #END OF RECORD

TITLE 28 - JUDICIAL ADMINISTRATION

CHAPTER I - DEPARTMENT OF JUSTICE

PART 16 - PRODUCTION OR DISCLOSURE OF MATERIAL OR INFORMATION

subpart c - PRODUCTION OF FBI IDENTIFICATION RECORDS IN RESPONSE TO
WRITTEN REQUESTS BY SUBJECTS THEREOF

16.34 - Procedure to obtain change, correction or updating of identification records.

If, after reviewing his/her identification record, the subject thereof believes that it is incorrect or incomplete in any respect and wishes changes, corrections or updating of the alleged deficiency, he/she should make application directly to the agency which contributed the questioned information. The subject of a record may also direct his/her challenge as to the accuracy or completeness of any entry on his/her record to the FBI, Criminal Justice Information Services (CJIS) Division, ATTN: SCU, Mod. D2, 1000 Custer Hollow Road, Clarksburg, WV 26306. The FBI will then forward the challenge to the agency which submitted the data requesting that agency to verify or correct the challenged entry. Upon the receipt of an official communication directly from the agency which contributed the original information, the FBI CJIS Division will make any changes necessary in accordance with the information supplied by that agency.

[Order No. 113486, 51 FR 16677, May 6, 1986, as amended by Order No.
225899, 64 FR 52226, Sept. 28, 1999]

Shannon Ankarlo
Redacted

